

## REMARKS

Claims 1-71 are pending in the above-identified application. Upon entry of this preliminary amendment, claims 1-33 and 61-71 are canceled and claims 34-60 remain pending. New claims 72-80 are presented for examination. No new matter is believed added by these claims.

The Examiner in the parent case rejected claims 34-60 under 35 U.S.C. 102 as anticipated by "Bosco's converts checkwriters to cardholders" by Patricia Murphy, ISSN 0039-1867, Vol. 78, No. 6, pp. 62-63 (hereinafter "Murphy").

Applicants respectfully traverse this grounds of rejection. The Murphy reference fails to teach or suggest embodiments of the claimed invention. For example, as set forth in claim 34, embodiments of the present invention permit a credit card to be provided at a remote location where the customer is expected. The Murphy reference, on the other hand, simply describes performance of a pre-screening on a customer to offer the customer a proprietary card during a check out transaction. Embodiments of the present invention permit the actual credit card to be issued and waiting for the customer when the customer arrives at the remote location. There is simply no suggestion in the Murphy reference to provide such a feature. Accordingly, claim 34 is believed patentable over the Murphy reference. Other independent claims contain similar features (e.g., claim 48 recites the provision of a credit line to a customer) which are not taught or suggested by Murphy. All claims are believed patentable over the Murphy reference at least for this reason.

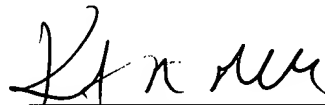
For the foregoing reasons it is submitted that all of the claims are now in condition for allowance and issuance of a formal Notice of Allowance to that effect is respectfully requested.

If there remains any question regarding the present application or any of the cited references, or if the Examiner has any further suggestions for expediting

allowance of the present application, the Examiner is cordially requested to contact Kurt M. Maschoff at telephone number (203) 461-7020 or via electronic mail at Kurt.Maschoff@WalkerDigital.com.

Although no fees are believed due in connection with this response, if an extension of time is required, or if an additional extension of time is required in addition to that requested in a petition for an extension of time, please consider this a petition for that extension of time which is required to make this Response timely, and please charge any fee for such extension or any other fees due to Deposit Account No. 50-271.

Respectfully submitted,



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Date